

## ABSTRACT OF THE DISCLOSURE

Software for use on a client device that is configured for communications with at least one remote source of advertisements via a communications network instantiates an 5 advertisement download function that downloads advertisements from the at least one remote source, during one or more advertisement download sessions, an advertisement storage function that stores the downloaded advertisements on a storage medium associated with the client device, an advertisement display function that effects display of at least selected ones of the stored advertisements on a display associated with the client device, an obscured ad 10 monitor function that determines whether an obscured ad condition has occurred, whereby the obscured ad condition occurs when an advertisement currently being displayed on the display associated with the client device is being obscured by one or more other items currently being displayed on the display, and an obscured ad nag function that generates an obscured ad nag display in response to detection of the obscured ad condition, wherein the 15 obscured ad nag display notifies the user of the obscured ad condition.